

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

VOLUNTARY PETITION

NAME OF DEBTOR

Timothy Brian Ross

ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)

NAME of JOINT DEBTOR

ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)

SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

*****-**-9719**

SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social)

*****-**-**

STREET ADDRESS OF DEBTOR

**1636 Brookdale Rd 12
Naperville IL 60563**

STREET ADDRESS OF JOINT DEBTOR

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Dupage

COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS

Dupage

MAILING ADDRESS OF DEBTOR

MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

Individual(s)

- Corporation Railroad
 Partnership Stockbroker
 Other_____ Commodity Broker

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- Chapter 7 Chapter 11 Chapter 13
 Chapter 9 Chapter 12
 Sec 304 O-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- Consumer/Non-Business Business

FILING FEE (Check one box)

- Full Filing Fee Attached

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- Debtor is a small business as defined in 11 U.S.C. S101
 Debtor is and elects to be considered a small business under 11 U.S.C. Sec.1121(e) (Optional)

Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b)/ See

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- Debtor estimates that funds will be available for distribution to unsecured creditors

- Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS	<input checked="" type="checkbox"/>	35
ESTIMATED ASSETS	<input checked="" type="checkbox"/>	\$ 5,660
ESTIMATED DEBTS	<input checked="" type="checkbox"/>	\$ 65,464



Voluntary Petition

NAME OF DEBTOR(s)

Timothy Brian Ross

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:	CASE NO.	DATE FILED
		10/8/2004; 2/7/2002

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:	CASE NUMBER:	DATE:
DISTRICT	RELATIONSHIP:	JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)
Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition _____ XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer _____ Social Sec# _____ Address _____
 _____ Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

**DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW.
ALSO, SIGN ON EVERY OTHER PAGE REQUIRED**

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 04/06/2005

/s/ Timothy Brian Ross

X Date & Sign

Timothy Brian Ross

Exhibit B - Signature of Attorney

/s/ Mark E Levine

Dated: 05/04/2005

Attorney Name: Mark E Levine

Bar No: 6239485

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

/s/ Mark E Levine

Dated: 05/04/2005

Attorney Name: Mark E Levine

Bar No: 6239485

UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****STATEMENT PURSUANT TO RULE 2016(b)**

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$2,700
Prior to the filing of this Statement, Debtor(s) has paid	\$0
	Balance Due
	-\$2,700

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.
5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.
6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.
7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Respectfully submitted,

/s/ Mark E Levine

Attorney Name: **Mark E Levine**

Bar No: **6239485**

LAW OFFICES OF PETER FRANCIS GERACI
55 E. Monroe Street #3400
Chicago IL 60603
312.332.1800 (PH) 312.332.6354 (FAX)



In re

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	H W J C	Market Value of Debtor's Interest	Amount of Secured Claim
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[x] None



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtors Interest
01. Cash on Hand		[X] None
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives. TCF Bank Checking account #xxxxx0548 TCF Bank checking account #xxxxx2187		\$ 55 \$ 100
03. Security Deposits with public utilities, telephone companies, landlords and others. Security Deposit with landlord Brookdale Village		\$ 905
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, microwave, pots/pans, dishes/flatware		\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures		\$ 50
06. Wearing Apparel Necessary wearing apparel		\$ 200
07. Furs and jewelry.	[X]	None
08. Firearms and sports, photographic, and other hobby equipment.	[X]	None
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. Term Life Insurance thru employer - No Cash Surrender Value.		None
10. Annuities	[X]	None
11. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans.	[X]	None
12. Stocks and interests in incorporated and unincorporated businesses.	[X]	None
13. Interest in partnerships or joint ventures.	[X]	None
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	[X]	None
15. Accounts receivable	[X]	None
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	[X]	None
17. Other liquidated debts owing debtor including tax refunds.	[X]	None



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtors Interest
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	[X]	None
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	[X]	None
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	[X]	None
21. Patents, copyrights and other intellectual property.	[X]	None
22. Licenses, franchises and other general intangibles.	[X]	None
23. Autos, Truck, Trailers and other vehicles and accessories.		
Greenwich - 1996 Chrysler Concord LX (over 111,000 miles)		\$ 3,350
24. Boats, motors and accessories.	[X]	None
25. Aircraft and accessories.	[X]	None
26. Office equipment, furnishings, and supplies.	[X]	None
27. Machinery, fixtures, equipment, and supplies used in business.	[X]	None
28. Inventory	[X]	None
29. Animals	[X]	None
30. Crops-Growing or Harvested.	[X]	None
31. Farming equipment and implements.	[X]	None
32. Farm supplies, chemicals, and feed.	[X]	None
33. Other personal property of any kind not already listed.	[X]	None
	TOTAL	\$ 5,660



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine**

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as tenant by the entirety or joint tenant to the extent interest is exempt from process under applicable nonbankruptcy law.

Description and Location of Property	Specify Law Providing Exemption and Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations or credit unions, brokerage houses, or cooperatives. TCF Bank Checking account #xxxxx0548	735 ILCS 5/12-1001(b)	\$ 55 \$ 55
 TCF Bank checking account #xxxxx2187	735 ILCS 5/12-1001(b)	\$ 100 \$ 100
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,000 \$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50 \$ 50
06. Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 200 \$ 200
23. Autos, Truck, Trailers and other vehicles and accessories. Greenwich - 1996 Chrysler Concord LX (over 111,000 miles)	735 ILCS 5/12-1001(c)	\$ 1,200 \$ 3,350



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Unsecured Amount	Claim Amount
1 Greenwich Automotive Consult. Bankruptcy Department 1621 E. New York St. Aurora IL 60505	Account No.: 413179719 Nature of Lien : Lien on Vehicle Dates: 3/25/2005 Market Value \$ 3,350 Intention: None *Description: Greenwich - 1996 Chrysler Concord LX (over 111,000 miles)			\$ 7,977	\$ 11,327

TOTAL SECURED DEBT

\$ 11,327



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. S507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. S507(a) (8).

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
1 Child Support Services Bankruptcy Department PO Box 112 Geneva IL 60134	Account No. DKA960319 Reason: Child Support Dates: 12/1993			\$ 6,000
2 Illinois Department of Revenue Bankruptcy Department PO Box 19044 Springfield IL 62794-9044	Account No. XXX-XX-9719 Reason: State Income Taxes Dates: 2004			\$ 143
3 Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035	Account No. 413179179 Reason: State Income Taxes Dates: 2004			\$ 124
4 Internal Revenue Service Attn: Bankruptcy Dept. Mail Stop 5010 CHI 230 S. Dearborn St. Chicago IL 60604	Account No. 431179179 Reason: Federal Income Tax Dates: 2004			\$ 1,389
TOTAL UNSECURED PRIORITY DEBT				\$ 7,656.00



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C	U	D	H	W	J	C	Claim Amount
		C	U	D	H	W	J	C	
1 America Online Attn: Bankruptcy Dept. PO Box 29593 New York NY 10087-9593	Account No. 640374362 Reason: Utility Bills/Cellular Service Dates: 2/2005								\$ 145
2 Aspire Attn: Bankruptcy Dept. PO Box 23013 Columbus GA 31902-3013	Account No. 4106370008249536 Reason: Credit Card or Credit Use Dates: 4/2004								\$ 500
Law Firm(s) Collection Agent(s) Representing the Original Creditor									
Jefferson Capital Systems Bankruptcy Department 16 McLeland Road St. Cloud MN 56303									
3 Best Buy/HRS USA Bankruptcy Department PO Box 17602 Baltimore MD 21297-1602	Account No. 19217116 Reason: NSF Checks Dates: 10/2004								\$ 340
Law Firm(s) Collection Agent(s) Representing the Original Creditor									
Certegy Payment Recover Serv. Bankruptcy Department 11601 Roosevelt Blvd, St. Petersburg FL 33716									
DuPage County State's Atty Bankruptcy Dept. 551 Roosevelt Rd PMB 343 Glen Ellyn IL 60137									
4 Capital One Bankruptcy Department PO Box 60000 Seattle WA 98190	Account No. 486236243380584 Reason: Credit Card or Credit Use Dates: 4/2004								\$ 3,250



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
5	Cash Advance Network Bankruptcy Department 1024 Montgomery PMB 350 Albuquerque NM 87111	Account No. 413179717 Reason: PayDay Loan Dates: 2005			\$ 670
6	Central DuPage Hospital Bankruptcy Department 25 N. Winfield Rd. Winfield IL 60190	Account No. 13518094001 Reason: Medical/Dental Services Dates: 11/28/2003			\$ 265
7	Chicago Tribune Attn: Bankruptcy Department Box 7904 Chicago IL 60650	Account No. 41770401 Reason: Membership/Subscription Dates: 10/2003			\$ 30
Law Firm(s) Collection Agent(s) Representing the Original Creditor					
	Merchants Credit Guide Co. Bankruptcy Department 223 W. Jackson Blvd. Chicago IL 60606				
8	City of Chicago Bureau Parking Bankruptcy Department 333 S. State St., Rm. 540 Chicago IL 60604	Account No. 46384777 Reason: Fines Dates: 10/2004			\$ 100
9	Comcast Bankruptcy Department PO Box 173885 Denver CO 80217	Account No. 010200008798200791492320 Reason: Utility Bills/Cellular Service Dates: 2/18/2005			\$ 400
Law Firm(s) Collection Agent(s) Representing the Original Creditor					
	Credit Protection Association Bankruptcy Department 13355 Noel Rd., 21st floor Suite 2100 Dallas TX 75240				
10	First National Bank of Marin Bankruptcy Department PO Box 80015 Los Angeles CA 90080	Account No. 4447960110727938 Reason: Credit Card or Credit Use Dates: 4/2004			\$ 600



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
11 Kane County Circuit Court Bankruptcy Department PO Box 41457 Philadelphia PA 19101	Account No. 96D000319 Reason: Dates: 4/2004			\$ 54
Law Firm(s) Collection Agent(s) Representing the Original Creditor				
	NCO Financial Systems Bankruptcy Department PO Box 41418 Philadelphia PA 19101			
12 M.C.C. Bankruptcy Department Po Box 538 Eau Claire WI 54702	Account No. 313908 Reason: Overdraft Account Dates: 9/2004			\$ 300
Law Firm(s) Collection Agent(s) Representing the Original Creditor				
	CCB Credit Services, Inc. Bankruptcy Department 5300 South Sixth Street Springfield IL 62703			
13 Mid America Bank Attn: Bankruptcy Dept. 7351 Lemont Rd. Downers Grove IL 60516	Account No. 602934047 Reason: Credit Card or Credit Use Dates: 3/2005			\$ 2,400
Law Firm(s) Collection Agent(s) Representing the Original Creditor				
	Dependon Collection Svc., Inc. Attn: Bankruptcy Department PO Box 6074 River Forest IL 60305-6074			
14 My Cash Now CPS Loan Srvcing Bankruptcy Department 2550 E. Desert Inn Road Las Vegas NV 89121	Account No. 413179719 Reason: PayDay Loan Dates: 2004			\$ 1,463
15 Nicor Attn: Bankruptcy Department PO Box 2020 Aurora IL 60507-2020	Account No. 328745122040828 Reason: Utility Bills/Cellular Service Dates: 4/2004			\$ 300



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
16	<u>Orchard Bank/Household Bank</u> Bankruptcy Department PO Box 17051 Baltimore MD 21297-1051	Account No. 5489555109543126 Reason: Credit Card or Credit Use Dates: 1/2003			\$ 500
17	<u>Preferred Cash Loans</u> Bankruptcy Dept 2533 N. Carson Street Carson City NV 89706	Account No. 37624 Reason: PayDay Loan Dates: 2004			\$ 550
18	<u>Professional Education Inst.</u> Bankruptcy Department 7020 High Grove Blvd. Burr Ridge IL 60527	Account No. 011567004 Reason: Loan or Tuition for Education Dates: 10/2004			\$ 275
19	<u>Quick Payday.com</u> Bankruptcy Department 87 East 1400 North Logan UT 84341	Account No. 413179719 Reason: PayDay Loan Dates: 6/15/2004			\$ 450
20	<u>Sallie Mae</u> Attn: Bankruptcy Dept. PO Box 9500 Wilkes Barre PA 18773-9500	Account No. XXX-XX-9719 Reason: Loan or Tuition for Education Dates: 11/2002			\$ 19,067
21	<u>Sprint PCS</u> Attn: Bankruptcy Dept. PO Box 219718 Kansas City MO 64121-9718	Account No. 00241024413 Reason: Utility Bills/Cellular Service Dates: 3/2005			\$ 800

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collect Tec Systems
Bankruptcy Department

Wood Hills CA

22	<u>Sprint PCS</u> Attn: Bankruptcy Dept. PO Box 600670 Jackson FL 32260	Account No. 6303057218 Reason: Utility Bills/Cellular Service Dates: 12/2004		\$ 100
23	<u>Tidewater Credit Services</u> Bankruptcy Department PO Box 15263 Chesapeake VI 23328-5263	Account No. 142114705 Reason: Deficiency, Repo'd/Surr'd Auto Dates: 05		\$ 12,112



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor Name and Address	Account # Consideration For Claim Dates Claim Was Incurred	C U D	H W J C	Claim Amount
24 United Cash Loans Bankruptcy Dept 2533 N. Carson St Carson City NV 89706	Account No. 86148 Reason: PayDay Loan Dates: 2004			\$ 500
25 USA Payday Loans Bankruptcy Department 1048 N. Farnsworth Ave. Aurora IL 60505	Account No. XXX-XX-9719 Reason: PayDay Loan Dates: 2/5/2005			\$ 750
26 Verizon Wireless Bankruptcy Dept PO Box 9058 Dublin OH 43017	Account No. 847340150001580 Reason: Utility Bills/Cellular Service Dates: 9/2004			\$ 200
27 Village of Forest Park Attn: Bankruptcy Department 517 Des Plaines Forest Park IL 60130	Account No. P9145897 Reason: Fines Dates: 12/2004			\$ 150
28 Village of Forest Park Attn: Bankruptcy Department 517 Des Plaines Forest Park IL 60130	Account No. P9146128 Reason: Fines Dates: 12/2004			\$ 150
29 Village of Oak Park Attn: Bankruptcy Dept. 123 Madison St. Oak Park IL 60302	Account No. 10007521 Reason: Fines Dates: 10/2004			\$ 60

TOTAL UNSECURED DEBT

\$ 46,481.00



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
Brookdale Village Bankruptcy Department 1636 Brookdale Road Naperville IL 60563	Contract Type: Lease on Property Terms/Month: \$1000/mo Buy Out: N/A Begin Date: Debtor Int: Tenant Description: Leased Apartment



UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Co-Debtor**Name and Address of the Creditor** None

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single**Dependent(s)****EMPLOYMENT: DEBTOR****EMPLOYMENT: SPOUSE**

Occupation: Field Application Engineer

Name of Employer: Conexant

Years Employed 14 Months

Employer Address: 100 Schultz Drive

City, State, Zip Redbank NJ 07701

INCOME AND PAYROLL DEDUCTIONS**DEBTOR INCOME****SPOUSE INCOME**

Current monthly gross wages, salary, and commissions	\$ 6,260.02	\$ 0.00
Estimated Monthly overtime	\$ 0.00	\$ 0.00
SUBTOTAL		
a. Payroll Taxes & Social Security	\$ 1,663.68	\$ 0.00
b. Insurance	\$ 77.50	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Pension:	\$ 0.00	\$ 0.00
e. Other: Child Support	\$ 580.17	\$ 0.00
LESS PAYROLL DEDUCTIONS	\$ 2,321.35	\$ 0.00

TOTAL NET MONTHLY TAKE HOME PAY

\$3,938.67

\$0.00

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

Pension or retirement income

Other monthly income - Govt

TOTAL MONTHLY INCOME

\$ 3,938.68

\$ 0.00

TOTAL COMBINED MONTHLY INCOME

\$3,938.68

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the yr following filing of this document:



UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

MORTGAGE & RENT (include lot rented for mobile home)

Are real estate taxes included? Yes No

Is property insurance included? Yes No

UTILITIES & MAINTENANCE

1st Mortgage or Rent \$ 970.00

2nd Mortgage \$ 0.00

3rd Mortgage \$ 0.00

Electricity and Heating Fuel \$ 175.00

Water and Sewer \$ 25.00

Telephone \$ 75.00

Garbage \$ 0.00

Cable \$ 25.00

Repairs, Maintenance & Upkeep \$ 0.00

Food \$ 300.00

Clothing \$ 75.00

Laundry and Dry Cleaning \$ 45.00

Medical and Dental expenses , Rx Medicines \$ 50.00

Fuel, Maintenance, Tools, Parking, Upkeep \$ 285.00

Recreation, Clubs, and Entertainment, etc \$ 0.00

Newspapers, Magazines \$ 15.00

Charitable contributions \$ 50.00

Homeowner's or Renter's \$ 26.00

Life \$ 0.00

Health \$ 0.00

Auto \$ 75.00

Taxes - Not deducted from wages or included in home mortgage payments \$ 0.00

Auto Installment Payments \$ 0.00

Auto Repair \$ 50.00

AUTOMOBILE EXPENSES

Alimony, maintenance, and support paid to others \$ 0.00

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, farm (attach detailed statement)

ALL OTHER MISCELLANEOUS EXPENSES

Haircuts \$ 50.00

Personal Care, Non-Rx,Toiletries,Cleaning Supplies \$ 45.00

Postage/Banking \$ 12.00

Contacts \$ 0.00

Tuition, Books \$ 0.00

Student Loans \$ 0.00

Daycare (debtor pays half) \$ 150.00

\$ 0.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,498.00

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income \$ 3,938.68

B. Total projected monthly expenses \$ 2,498.00

C. Excess income (A minus B) \$ 1,440.68

D. Total amount to be paid into plan monthly

\$ 1,440.00



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, will provide information requested on this statement concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities

Description and Details

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor*This Year.....: Approx. \$30,000.00**Last Year.....: Approx. \$90,378.00**The Year Before: Approx. \$40,000.00**Source.....: Employment*

Spouse

 [X] NONE

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

Spouse

 [X] NONE

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

*Creditor.....: Greenwich Credit**Address.....: see sch d**Amount Paid.: \$438.00**Payment Dates: Past 3 months**Amount Owing.: \$7200*

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

 [X] NONE

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

 [X] NONE

04b: WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year:

 [X] NONE

UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****STATEMENT OF FINANCIAL AFFAIRS**

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:

*Creditor/Seller.....:Tidewater**Address.....:see sch d**Date.....:3/2005**Property Description:1999 Ford Explorer**Value.....:\$17,000.00*

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy:

 [X] **NONE**

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today.

 [X] **NONE**

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

 [X] **NONE**

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY:

 [X] **NONE**

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

*Payee.....: Law Offices of Peter Francis Geraci**Address.....: 55 East Monroe Street**Address2.....: Suite 3400**Address3.....: Chicago IL 60603**Date of Payment.:4/2005**Payor.....: Debtor**Payment/Value.....: 2,700.00*

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case.

 [X] **NONE**

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts)

 [X] **NONE**

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details:

 [X] **NONE**

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today:

 [X] **NONE**

13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year.

 [X] **NONE**

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of)

 [X] **NONE**

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS:



UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****STATEMENT OF FINANCIAL AFFAIRS**

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS:

Prior Address: 1624 Brookdale Rd #22 Naperville, IL.**Names(s)Used: Same****Dates.....: 9/2001-9/2004**

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state.

 [X] **NONE**

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

 [X] **NONE**

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites."Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law:

 [X] **NONE**

b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit.

 [X] **NONE**

c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings,& docket number.

 [X] **NONE**

18. a. List names, addresses,taxpayer ID #, nature of business,begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation.

 [X] **NONE**

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a.that is "single asset real estate" as defined in 11 U.S.C. 101.

 [X] **NONE**

19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records.

 [X] **NONE**

b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years.

 [X] **NONE**

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain.

 [X] **NONE**

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years.

 [X] **NONE**

20. INVENTORIES

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

 [X] **NONE**

UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****STATEMENT OF FINANCIAL AFFAIRS**

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

 [X] **NONE**

21A. Only if you are a partnership, list nature and percentage of interest of each member of it.

 [X] **NONE**

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation.

 [X] **NONE**

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year.

 [X] **NONE**

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case.

 [X] **NONE**

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year.

 [X] **NONE**

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years.

 [X] **NONE**

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years.

 [X] **NONE****I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.**

Dated: 04/06/2005

/s/ Timothy Brian Ross

Timothy Brian Ross

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

STATEMENT OF INTENTION

1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
3. Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property	Creditor's Name	Intention
PROPERTY TO BE RETAINED		

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)
 *722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/06/2005

/s/ Timothy Brian Ross

Timothy Brian Ross

X Date & Sign

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 Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor**Attorney for Debtor: Mark E Levine****SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached YES NO	Pages	AMOUNTS SCHEDULED		
			Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1			
SCHEDULE B - Personal Property	Yes	1+	\$5,660		
SCHEDULE C - Exempt	Yes	1+			
SCHEDULE D - Secured	Yes	1+		\$11,327	
SCHEDULE E - UnSecured Priority	Yes	1		\$7,656	
SCHEDULE F - UnSecured NonPriority	Yes	1+		\$46,481	
SCHEDULE G - Executory Contracts	Yes	1+			
SCHEDULE H - CoDebtors	Yes	1+			
SCHEDULE I - Income	Yes	1+			\$3,939
SCHEDULE J - Expenditures	Yes	1+			\$2,498
			\$ 5,660	\$ 65,464	
			TOTAL ASSETS	TOTAL LIABILITIES	



**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debor that non-dischargeable debts such as taxes, student loans, fines by govenment units and liens on property of debtor are generally unaffected by bankruptcy.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 04/06/2005

/s/ Timothy Brian Ross

Timothy Brian Ross

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.



UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Timothy Brian Ross / Debtor

Attorney for Debtor: Mark E Levine

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/06/2005

/s/ Timothy Brian Ross

Timothy Brian Ross

X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property:
Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

